

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
6851 N.E. Loop 820, Suite 300
North Richland Hills, TX 76180-6608
(817) 770-8500
(817) 498-1362 FAX

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:
SAUNDRA MARIE ASANTE, xxx-xx-8605
Debtor

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Case No: 17-40828-RFN

Prehearing Conference: October 27, 2017
@ 10:00 AM

NOTICE OF PRE-HEARING CONFERENCE AND
HEARING ON "TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS,
OBJECTION TO CLAIMS, AND PLAN MODIFICATION"

TO ALL PARTIES IN INTEREST:

A **Pre-Hearing Conference** with the Chapter 13 Trustee concerning the attached Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification ("TRCC") will be held at **10:00 AM** on **October 27, 2017** at 6851 N.E. Loop 820, Suite 310, N. Richland Hills, TX 76180.

If any objections to the Pleadings are not resolved or defaulted at the Trustee's Pre-hearing Conference then this matter will be called at the docket call to be held at **8:30 AM** on **November 02, 2017** at Room 204, US Courthouse, 501 W. 10th Street, Fort Worth, TX 76102, with the **Court Hearing** on the matter immediately following the conclusion of the docket call.

Pursuant to General Order 2017-01 Section 16(e), unless an objection is timely filed as to the amount and classification of any claim or to any Plan Modification, the claim or Plan Modification will be allowed or approved as described in the TRCC and such amount and classification will be final and binding on all parties, unless Section 502j of the Bankruptcy Code applies.

TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, FILED WITH THE COURT, AND A COPY SERVED ON THE FOLLOWING PARTIES WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF, OR October 27, 2017.

DEBTOR: SAUNDRA MARIE ASANTE, 4409 Calmont Avenue, Fort Worth, TX 76107
ATTORNEY: STASIO and STASIO, 303 MAIN ST STE 302, FORT WORTH, TX 76102-4069
COURT: US Bankruptcy Clerk, 501 W. 10th Street, , Fort Worth, TX 76102
TRUSTEE: TRUSTEE'S OFFICE, 6851 N.E. Loop 820, Suite 300, North Richland Hills, TX 76180-6608

/s/ Tim Truman

Tim Truman, Trustee/State Bar # 20258000

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CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing "Notice of Pre-Hearing Conference and Hearing on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification" and a copy of the attached "Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification" was served on the parties listed below in the manner listed below on or before September 27, 2017.

/s/ Tim Truman

BY FIRST CLASS MAIL:

ACE CASH EXPRESS, Attn: Officer/President, WILLIAMSON AND BROWN, 4691 CLIFTON PKWY, HAMBURG, NY 14075-0000
AHENDRA MAHATMA MD, Attn: Officer/President, C/O CREDIT SYSTEMS, 1277 COUNTRY CLUB LN, FORT WORTH, TX 76112-0000
AMERICAN CREDIT ACCEPTANCE, Attn: Officer/President, 961 E MAIN ST, SPARTANBURG, SC 29302-0000
CAVALRY PORTFOLIO SERVICES, Attn: Officer/President, PO BOX 27288, TEMPE, AZ 85282
CAVALRY SPV I LLC, Attn: Officer/President, 500 SUMMIT LAKE DR #400, VALHALLA, NY 10595-0000
CAVALRY SPV I LLC, Attn: Officer/President, PO BOX 27288, TEMPE, AZ 85282-0000
CHECK N GO, Attn: Officer/President, 100 COMMERCIAL DR, FAIRFIELD, OH 45014
CITIFINANCIAL, Attn: Officer/President, C/O MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-0000
CITIFINANCIAL, Attn: Officer/President, PO BOX 6034, SIOUX FALLS, SD 57117-0000
CITIMORTGAGE INC, Attn: Officer/President, PO BOX 6030, SIOUX FALLS, SD 57117
CITIMORTGAGE INC, Attn: Officer/President, PO BOX 688971, DES MOINES, IA 50368
CONTINENTAL, Attn: Officer/President, C/O SECURITY FINANCE, 210 E MAIN ST, SPARTENBERG, SC 29306-0000
DITECH FINANCIAL, Attn: Officer/President, PO BOX 0049, PALATINE, IL 60055-0000
DITECH FINANCIAL, Attn: Officer/President, PO BOX 6154, RAPID CITY, SD 57709-0000
FIA CARD SERVICES, Attn: Officer/President, C/O MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-0000
FIRST CASH, Attn: Officer/President, C/O CFI INVESTIGATION, 1717 PENNSYLVANIA AVE NW, WASHINGTON, WA 20006-0000
FIRST CASH, Attn: Officer/President, C/O MIDWEST RECOVERY SYSTEMS, 2747 W CLAY ST STE A, SAINT CHARLES, MO 63301-0000
HSBC, Attn: Officer/President, C/O MIDLAND CREDIT MANGAEMENT, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-0000
INTERNAL REVENUE SERVICE, Attn: Officer/President, PO BOX 7317, PHILADELPHIA, PA 19101
INTERNAL REVENUE SERVICE, Attn: Officer/President, PO BOX 7346, PHILADELPHIA, PA 19101
LINEBARGER GOGGAN BLAIR ET AL, Attn: Officer/President, 100 THROCKMORTON STE #300, FT WORTH, TX 76102-0000
MIDNIGHT VELVET, Attn: Officer/President, 1112 7TH AVE, MONROE, WI 53566
NATIONAL CREDIT ADJUSTERS, Attn: Officer/President, PO BOX 3023, HUTCHINSON, KS 67504
REGIONAL MANAGEMENT CORP, Attn: Officer/President, 979 BATESVILLE RD #B, GREER, SC 29651-0000
REVIVER FINANCIAL, Attn: Officer/President, PO BOX 3023, HUTCHINSON, KS 67504-0000
SAUNDRA MARIE ASANTE, Attn: Officer/President, 4409 Calmont Avenue, Fort Worth, TX 76107-0000
SPECTRUM, Attn: Officer/President, C/O CONVERGENT OUTSOURCING, 800 SW 39TH ST, RENTON, WA 98057-0000
SWISS COLONY, Attn: Officer/President, 1112 7TH AVE, MONROE, WI 53566
TARGET, Attn: Officer/President, C/O MIDLAND CREDIT MANGAEMENT, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-0000
TARRANT COUNTY TAX COLLECTOR, Attn: Officer/President, DELINQUENT TAX DEPARTMENT, 100 E WEATHERFORD ST, FORT WORTH, TX 76196
UNITED STATES ATTORNEY, Attn: Officer/President, 801 CHERRY ST STE 1700, FT WORTH, TX 76102
WORLD FINANCE CORP, Attn: Officer/President, PO BOX 6429, GREENVILLE, SC 29606-0000

ELECTRONIC SERVICE:

STASIO and STASIO, 303 MAIN ST STE 302, FORT WORTH, TX 76102-4069
LINEBARGER GOGGAN BLAIR & SAMPSON LLP, 2777 N STEMMONS FWY #1000, DALLAS, TX 75207
United States Trustee, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242

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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:
SAUNDRA MARIE ASANTE, xxx-xx-8605
4409 Calmont Avenue
Fort Worth, TX 76107
Debtor

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Case No: 17-40828-RFN**Chapter 13**

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO
CLAIMS AND PLAN MODIFICATION**

The Trustee hereby objects to and/or recommends allowance or disallowance of the following claims for the reason (s) indicated, pursuant to Bankruptcy Rule 3007:

CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND CLAIMS HEREIN.

I.

OBJECTION - NO PROOF OF CLAIM FILED

The following priority and general unsecured creditors were scheduled by the Debtor and no Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002 (a). The "bar date" for filing claims pursuant to Bankruptcy Rule 3002 (c) has passed. Therefore the claims should be DISALLOWED, and not be paid by the Trustee:

<u>CLAIM #</u>	<u>CREDITOR'S NAME</u>	<u>SCHEDULED CLASS</u>	<u>SCHEDULED AMOUNT</u>
9	AHENDRA MAHATMA MD	UNSECURED	\$98.00
10	CAVALRY PORTFOLIO SERVICES	UNSECURED	\$0.00
12	CHECK N GO	UNSECURED	\$933.14
13	CITIFINANCIAL	UNSECURED	\$7,241.00
14	CITIFINANCIAL	UNSECURED	\$7,593.00
15	CONTINENTAL	UNSECURED	\$426.00
16	FIA CARD SERVICES	UNSECURED	\$8,646.10
17	FIRST CASH	UNSECURED	\$569.00
18	FIRST CASH	UNSECURED	\$608.76
19	HSBC	UNSECURED	\$1,477.10
21	MIDNIGHT VELVET	UNSECURED	\$57.00
24	SPECTRUM	UNSECURED	\$162.00
25	SWISS COLONY	UNSECURED	\$612.00
26	TARGET	UNSECURED	\$1,593.88

II.

SPECIFIC OBJECTIONS

*** NONE ***

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III.**NO SECURED CLAIM FILED**

The following secured creditors were scheduled by the Debtor and no Proof of Claim has been filed by them or on their behalf. The "bar date" for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Any such claim provided for in the confirmed or modified plan will not be paid by the Trustee until a proof of claim is filed. Any late filed claim will be paid pursuant to the Order of Payment for a late filed claim as stated in the confirmed Plan, or by further Order of the Court.

***** NONE *******IV.****TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount(s) and in the class(es) as listed below: (NOTE: Value, treatment and interest rate were determined at confirmation. "Value", "Interest Rate", and "Treatment" are shown below for information only.)

<u>CLAIM #</u>	<u>POST-PETITION ONGOING MORTGAGE CLASS</u>	<u>COLLATERAL</u>	<u>APPROX. TRUSTEE PAYMENTS</u>	<u>TREATMENT</u>	
11	DITECH FINANCIAL	1ST LIEN/HOMESTEAD CURRENT 4409 Calmont Avenue	\$48,719.84	Starting: 6/1/17	\$825.76 Per Mo-TR
12	CITIMORTGAGE INC	2ND LIEN/HOMESTEAD CURRENT 4409 Calmont Avenue	\$3,591.36	Starting: 6/1/17	\$99.76 Per Mo-TR

<u>CLAIM #</u>	<u>POST-PETITION ARREARS CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
11	DITECH FINANCIAL	1ST LIEN/HOMESTEAD GAP/4/17-5/17	\$1,651.52	0.00%	PRO RATA-TR
12	CITIMORTGAGE INC	2ND LIEN/HOMESTEAD GAP/4/17-5/17	\$199.52	0.00%	PRO RATA-TR

<u>CLAIM #</u>	<u>PRE-PETITION ARREARS CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
11	DITECH FINANCIAL	1ST LIEN/HOME/ARRS	\$12,974.15	0.00%	PRO RATA-TR
12	CITIMORTGAGE INC	2ND LIEN/HOME/ARRS/\$0.00 clm filed;	\$0.00	0.00%	PRO RATA-TR

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<u>CLAIM #</u>	<u>SECURED CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
9	AMERICAN CREDIT ACCEPTANCE	12 CHEVY IMPALA	\$14,793.00	\$14,793.00	7.00%	4/1/2017 -6/30/2017 \$184.91 7/1/2017 -9/30/2017 \$298.75 10/1/2017 -12/31/2021 \$304.89 1/1/2022 -1/31/2022 \$624.55 2/1/2022 -3/31/2022 \$320.12
7	TARRANT COUNTY TAX COLLECTOR	HOMESTEAD/17	\$3,524.63	\$0.00	0.00%	NOT PROVIDED/PAID DIRECT

<u>CLAIM #</u>	<u>PRIORITY CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>TREATMENT</u>
8	INTERNAL REVENUE SERVICE	TAXES	\$4,109.26	PRO RATA-TR

<u>CLAIM #</u>	<u>UNSECURED CLASS</u>	<u>CLAIM AMOUNT</u>	<u>COMMENT</u>
4	REVIVER FINANCIAL	\$1,749.24	CASHNET
8	INTERNAL REVENUE SERVICE	\$14,080.29	TAXES
3	REGIONAL MANAGEMENT CORP	\$444.37	
6	REVIVER FINANCIAL	\$1,096.51	RISE
13	CAVALRY SPV I LLC	\$12,103.94	WELLS FARGO
10	WORLD FINANCE CORP	\$224.40	
5	NATIONAL CREDIT ADJUSTERS	\$1,152.37	PLAIN GREEN
8	INTERNAL REVENUE SERVICE	\$8,217.08	PENALTY
14	CAVALRY SPV I LLC	\$6,146.16	WELLS FARGO
15	ACE CASH EXPRESS	\$2,146.04	
9	AMERICAN CREDIT ACCEPTANCE	\$160.97	Split Claim 12 CHEVY IMPALA

IF THE TRUSTEE'S ABOVE RECOMMENDATION CONCERNING ANY CLAIM DIFFERS FROM THE AMOUNT INDICATED IN A CREDITOR'S PROOF OF CLAIM, THE RECOMMENDATION IS DEEMED AN OBJECTION TO SUCH CLAIM. UNLESS A TIMELY RESPONSE IS FILED CONTESTING THE TRUSTEE'S RECOMMENDATION, THE OBJECTION WILL BE SUSTAINED AND SUCH CLAIM WILL BE ALLOWED ONLY FOR THE AMOUNT AND IN THE CLASS INDICATED. A COPY OF ANY CLAIM MAY BE OBTAINED FROM THE TRUSTEE UPON REQUEST.

V.

OBJECTIONS PENDING

The following claims are not deemed allowed because there are objections pending:

*** NONE ***

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VI.

PLAN MODIFICATION

Excess Base Amount

To the extent the Base Amount exceeds the amount needed to pay all allowed Secured, Priority, and Administrative Claims, unless otherwise provided by a Debtor Modification or order of the Court, such excess shall be paid pro-rata to timely filed allowed non-penalty general unsecured claims up to 100%, then to late filed allowed non-penalty unsecured claims up to 100%, then to penalty unsecured claims up to 100%, with any remaining balance refunded to Debtor .

VII.

PLAN IS SUFFICIENT

Plan is Sufficient, Debtor Modification is not needed to cure any insufficiency at this time .

Respectfully submitted,
Office of the Chapter 13 Trustee, Fort Worth, TX

/s/ Tim Truman

Tim Truman, Trustee
State Bar # 20258000

Dated: September 26, 2017